

Financial support for jobseekers

ALL YOU NEED TO KNOW ABOUT UNEMPLOYMENT INSURANCE

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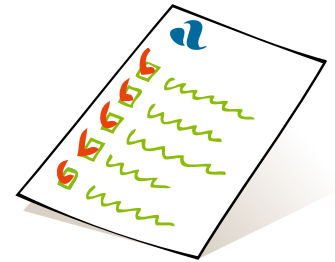
What is unemployment insurance?

Unemployment insurance enables jobseekers to receive financial benefits while seeking new employment. Entitlement applies to all those working in Sweden or who live in Sweden and work cross-border in another EU or EES country.

As with other insurances, entitlement to benefit is conditional on fulfilment of certain conditions. As well as helping you in your search for new employment, Arbetsförmedlingen (Swedish Public Employment Service) is also there to support you in fulfilling these conditions. For example, you must register with the

Employment Service and seek work based on an individual back-to-work plan, drawn up in consultation with your contact at your local Public Employment Service office. Our mission is to assist you in various ways to actively seek work. This may involve suggesting that you apply for specific jobs.

Read more about the rules and conditions for entitlement to unemployment insurance in this brochure. Further details are also available at arbetsformedlingen.



Who does what?

Swedish Unemployment Insurance Funds (Arbetslöshetskassorna)

- process your application for unemployment benefit
- investigate and determine your entitlement to unemployment benefit
- disburse any benefit entitlement
- answer queries about your entitlement

Swedish Public Employment Service (Arbetsförmedlingen)

- provide information/respond to general queries about the basic conditions jobseekers must fulfil to qualify for unemployment insurance
- check that those in receipt of benefit satisfy the basic conditions for entitlement

When are you entitled to unemployment benefit?

Entitlement to unemployment benefit is subject to certain basic conditions. These conditions are defined in paragraph 9 of the Unemployment Insurance Act. Further details of these basic conditions for entitlement are given below. For more about what this involves, turn to the next page.

Entitlement to unemployment benefit depends on the following conditions. The jobseeker must:

1. be fit and available to work for an employer at least three hours every working day and for an average of at least 17 hours per week
2. be prepared to accept an offer of appropriate work during the period, where no impediment has been accepted as admissible by the unemployment insurance fund
3. be registered as a jobseeker with the Employment Service, in compliance with government regulations or those applied by one of its agencies
4. cooperate in drawing up an individual back-to-work plan in consultation with the Employment Service
5. actively seek but be unable to find appropriate work.

An applicant who rejects a 'youth guarantee' job-training offer loses his/her entitlement to unemployment benefit in the event of continued unemployment.

What you need to do to receive benefit

The rules and conditions for entitlement to unemployment insurance are based on the assumption that the applicant is actively seeking employment. Here you can learn what you need to do, from the moment you register with us until you start your new job.

Registered with the Employment Service

When you register as a jobseeker with the Employment Service, a notice is sent to an unemployment insurance fund.

All details provided to the Employment Service are subject to strict confidentiality. This means that your personal details may not be released to unauthorized persons. The Employment Service must nevertheless provide data about registered jobseekers to the regional social insurance office and unemployment insurance fund, as a basis for the decisions made concerning the granting and monitoring of entitlements, benefit payments and other forms of support. To secure entitlement to benefit while unemployed, you must contact the Employment Service office at the times the Employment Service office decides on.

If you do not visit or contact the Swedish Public Employment Service at the specific time that you have been summoned to attend or that you and the Swedish Public Employment Service have agreed upon, the Swedish Public Employment Service will notify your unemployment insurance fund that you did not attend (cancellation).

A cancellation notice will also be issued if you cannot be contacted by telephone at the number you have given, at the time agreed between you and the Employment Service. This cancellation notice means that your unemployment benefit will be suspended until you re-register with the Employment Service.

Fit and available for work

You must be fit and available to work at least three hours every working day and for an average of at least 17 hours per week.

Prepared to accept any appropriate job offer

You must be prepared to accept any type of work of which you are capable. If any impediment exists to your accepting a certain type of job, it is important that this is noted by the Employment Service in your back-to-work plan. You must also do what you can to resolve/remove any such impediment. If no admissible impediments exist as specified in the regulations governing unemployment insurance, you



must be prepared to seek appropriate employment outside your previous occupational sphere and across the entire labour market. This applies from the first day you seek or receive unemployment insurance. This may require you to commute on a weekly basis or to relocate.

Cooperate in drawing up an individual back-to-work plan

You must cooperate with the Employment Service in drawing up a back-to-work plan. The back-to-work plan must specify what you and the Employment Service need to do to ensure that you get a job as soon as possible. The back-to-work plan must also specify what you need to do to resolve/remove admissible impediments to seeking certain types of employment.

If you do not cooperate in drawing up a back-to-work plan, the Employment Service is obliged to



inform your unemployment insurance fund. The unemployment insurance fund will then determine whether you are entitled to continue to receive benefit or not.

Actively seek work

The unemployment insurance is a special unemployment allowance. It is designed to provide benefit during the time it takes you to find a new job or some other form of employment. This means that you must seek employment actively, to ensure that you find a new job as quickly as possible.

You must also be able to show which jobs you have sought and make yourself available to the Employment Service. This also means that you must inform the Employment Service about where you can be contacted if you are temporarily away from your normal address.

If the Employment Service has reason to believe that you are either unwilling or unable to accept an appropriate job, it is obliged to inform your unemployment insurance fund. It will then be up to the unemployment insurance fund to determine whether you are entitled to receive benefit.

Accept an offer of appropriate work or participate in a labour-market programme

If you reject an offer of employment or fail to seek the job the Employment Service considers appropriate for you, the Employment Service is obliged to inform your unemployment insurance fund.

This also applies if you reject the offer of participation in a labour-market programme. It will then be up to the unemployment insurance fund to determine whether you are entitled to receive benefit.

How is job suitability determined?

To qualify for unemployment benefit, you may need to seek a type of employment different to what you have just left or have had earlier. Here you can learn what applies. If you are uncertain about something, get in touch with your contact at your Employment Service office.

Training and work experience

Your training and work experience will be taken into account, but a job will not be considered inappropriate merely because it does not relate directly to your training and work experience.

Expertise

If an employer considers your qualifications adequate and is willing to employ you, the job is appropriate, even if you personally doubt that you have the necessary knowledge or expertise.

Medical impediments

If you decline an offer of work on medical grounds, you must support your decision with a medical certificate that explains why you are unable to carry out the work offered. If you are unable to provide official confirmation of such a medical impediment, the work offered is considered appropriate.

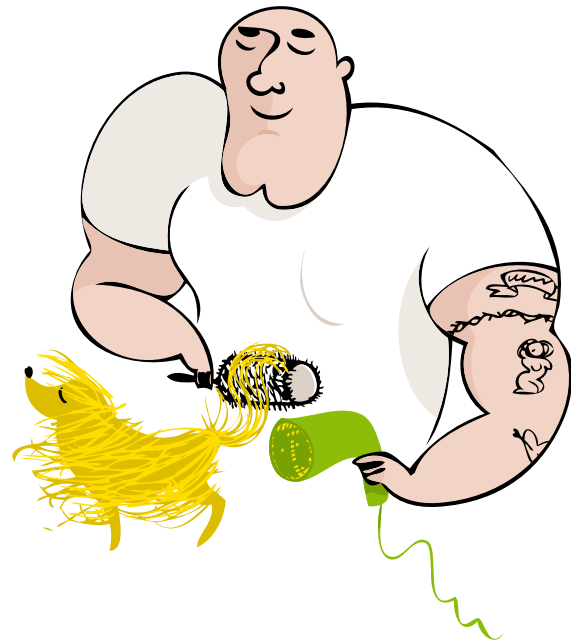
Family reasons

If a child or some other member of your household is dependent on your care and daily presence, and the household cannot be relocated, you may limit your search area (i.e. the geographical area in which you seek work) over a reasonable period of time. This also

applies if you are a single parent, dependent on the support of someone else in your residential area, to enable you to work. During this transitional period, you must actively strive to resolve the situation, to enable you to seek work in a broader area, beyond normal daily commuting distance. See below.

Daily commuting distance

Daily commuting distance refers to a limited range from your place of residence, which would involve daily absence from home of a maximum of twelve hours.



Travel to and from work

A job is considered appropriate if you can travel between workplace and home in a satisfactory manner, in a reasonable time and at reasonable cost. If you are unable to travel between home and work when your job starts, but there is a possibility of living where the job is located, this is also considered an appropriate job.

Resident at job location

If the job offered to you by an employer or the activity assigned to you by the Employment Service means that your family must relocate, the job is still considered appropriate, providing you can find a family residence within a reasonable period of time.

Working income

If the income from the job offered or the assigned activity is not less than 90 percent of the daily unemployment insurance rate, the job is considered appropriate.

If you incur increased living expenses arising from double residence, these shall be taken into consideration when calculating job income. Tax relief may also be taken into account.

Any fringe benefits shall be consistent with standard collective agreements or with those enjoyed by employees with comparable qualifications and responsibilities at similar employers.

Promise of alternative employment

If you reject a job offer or an assigned task because you are about to start another job, you must present written evidence of the promise of other employment. This job must start within 14 days and must

be more appropriate than the other job offer or assigned activity.

Partial pension

If you are receiving a partial pension, a job that involves more working hours per week than you had immediately prior to becoming unemployed cannot be considered appropriate.

Labour disputes

If a workplace is currently affected by officially approved industrial action, such as a lock-out or strike, the job is considered inappropriate. Where only notice of intended strike action has been given, the job may be considered appropriate.



Facts about unemployment insurance

How benefit is paid

Payouts of unemployment insurance take two forms, basic benefit or income-related benefit.

- The basic benefit is a fixed payment for those who meet the basic conditions and work requirement, but who are not members of an unemployment insurance fund or who have not been members long enough. You must be at least 20 years old to qualify for basic benefit.
- For 2009, the immediate preceding month that is not already included in the membership period can also be included for every membership month. You must also have satisfied the conditions of work during the membership period. For those that have been sick for a long period of time and have received sickness benefit or temporary sickness compensation for the maximum period, three months apply as membership conditions during a certain period. Ask your unemployment insurance fund about what applies to you.

What do the unemployment insurance funds do?

The unemployment insurance funds check and determine your right to unemployment benefit/JSA and make subsequent payouts.

Who can join an unemployment insurance fund?

Anyone who is gainfully employed at the time of application and who meets the conditions stated in the fund's articles of association, concerning work in the fund's specific sphere of activity. Even those not gainfully employed at the time of application are entitled to join one of the unemployment insurance funds if they met the required conditions in their last job. You can also apply for membership of the complementary unemployment insurance fund, Alfa.

Which unemployment insurance fund makes the payout?

There are several unemployment insurance funds. You seek compensation from the unemployment insurance fund to which you belong or the unemployment insurance fund you intend to join. If you are not a member of any unemployment insurance fund and do not wish to join one, you may still apply for basic benefit from the Alfa unemployment insurance fund.

The addresses for the unemployment insurance funds may be found at arbetsformedlingen.se. There you will also find information about which professions and industries are served by the different unemployment insurance funds.

How to apply for unemployment benefit

Hand in or post your benefit application and other forms and certificates to your unemployment insurance fund.

These are the forms you will need to apply for benefit:

- A form to register as unemployed with an unemployment insurance fund. Form available at arbetsformedlingen.se
- Employer certificate, to be filled in by your previous employer(s). Form available at arbetsformedlingen.se
- Work certificate for the self-employed. This is for those who ran their own business prior to becoming unemployed. Form available at arbetsformedlingen.se
- Unemployment benefit card, valid for two weeks at a time. Your unemployment insurance fund will post the card to your home address. You send the card to your unemployment insurance fund after you have filled it in. Several unemployment insurance funds offer the option to fill in your card via the Internet.

You may also need to send certificates for completed courses of study, pension entitlement(s) or other supporting material. Contact your unemployment insurance fund for details.

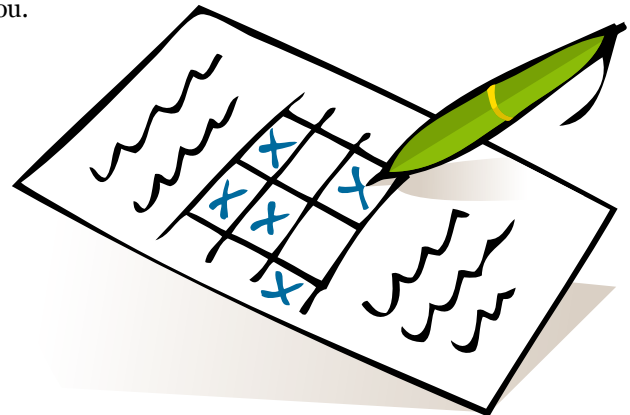
During the period you receive benefit, you must submit a new application form if requested by the unemployment insurance fund. You must also inform the unemployment insurance fund of any changes to the details previously submitted. You must also submit a new application if your prospects of accepting a job change or if you start your own business.

What is the work requirement?

To qualify for basic or income-related benefit, you must meet the specified work requirement. This means that, prior to becoming unemployed, you must have worked for at least six months and at least 80 hours in every calendar month, or for at least 480 hours over six consecutive calendar months and for at least 50 hours in each of these months.

In certain cases you may also count a total of not more than two months national military service or paid paternity/maternity leave as employment.

If you have been unable to work in the past twelve months prior to becoming unemployed, this period may be extended (skipped time). This applies if you have been sick, have been doing your military service, have completed full-time studies or have been caring for a child of less than two years old. You may 'skip' a maximum of five years in addition to the past twelve months. For those that have been sick for a long period of time and have received sickness benefit or temporary sickness compensation for the maximum period, the exempt period can be 10 years. Ask your unemployment insurance fund about what applies to you.



What is the level of benefit paid?

Unemployment benefit is paid out at a day-rate for a maximum of five days a week (Monday–Friday).

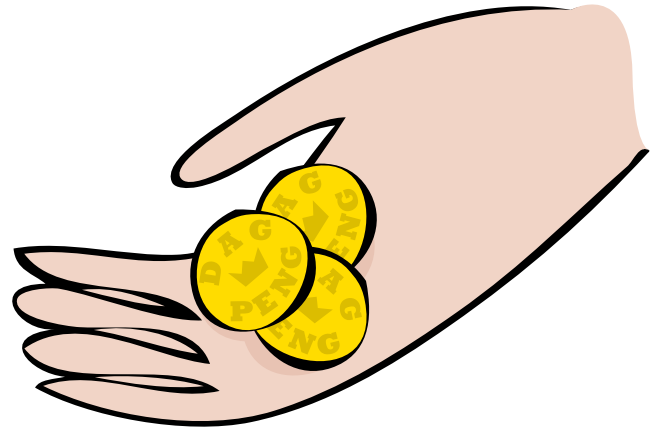
The number of days on which payments are made is reduced if you are sick or are prevented in some other way from taking a job. If you work for part of the week, you may draw benefit for the time you are unemployed. Your unemployment insurance fund will match this against the average number of hours you worked prior to becoming unemployed. This average is calculated over the full twelve months prior to becoming unemployed. The months you were unemployed during the twelve month period are also included in calculating this average.

The amount you receive in income-related compensation depends on the amount you worked previously and your level of income at that time. You are entitled to income compensation equivalent to a maximum of 80 percent of your previous income for the first 200 days. If you are still unemployed at the end of this period, this compensation is lowered to a maximum of 70 percent of your previous income.

Parents of children under 18 years of age may draw benefit up to a maximum of 450 days and may retain benefit equivalent to 70 percent of their previous income, up to and including day 450 of this period of compensation.

The maximum rate of compensation throughout this period is SEK 680 per day. The lowest is equal to the basic benefit rate.

The basic benefit rate, which is not income related, is SEK 320 per day for those who seek full-time employment, and who have been in full-time employment during the twelve months immediately prior to becoming unemployed. Basic benefit is reduced pro-



portionally for those who have had a lower average number of working hours. It is the Swedish Government that determines the maximum day rate and level of basic benefit.

The payment of unemployment benefit is coordinated with activity grant, to which you are entitled when participating in a labour market programme. This means that days when you receive activity grant are included in the compensation period.

If you participate in ‘youth guarantee’ job-training or related activities and have already used up your first 100 days of unemployment insurance, you are entitled to activity grant at 70 percent for the following 100 days, after which this is reduced to 65 percent.

Your unemployment insurance fund determines your right to unemployment benefit and the level you are entitled to receive. The day rate is taxable and pensionable. Your unemployment insurance fund deducts preliminary tax at source.

How long is benefit paid?

You are entitled to receive benefit up to a maximum of 300 days (one benefit period). Parents of children below 18 years of age may receive benefit up to a maximum of 450 days.

To be entitled to a new period of benefit, you must satisfy a new work requirement.

Special regulations apply to those who work part-time and are partially unemployed. You may receive a maximum of 75 days benefit during the days you work. For the remainder of the benefit period, you may only claim benefit for those weeks when you have no employment at all. Contact your unemployment insurance fund if you want to know more.

Qualifying period

The qualifying period for unemployment insurance is seven days. This means that you receive no income compensation during your first days without employment. This qualifying period is mandatory at the start of every new benefit period.

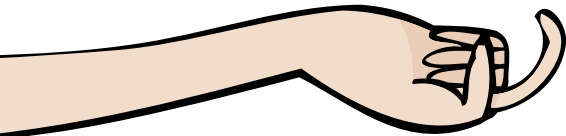


Reduced benefit

If you reject the offer of an appropriate job or labour-market programme, you must provide an acceptable explanation, or your benefit will be reduced for a certain amount of time. The Employment Service is obliged to inform your unemployment insurance fund that you have rejected the offer and why. It is then up to the unemployment insurance fund to check the circumstances and determine whether your benefit should be reduced.

- The first time you reject a job offer, your benefit may be reduced by 25 percent for a period of 40 weekdays (eight weeks).
- If you reject a job offer a second time, your benefit may be reduced by 50 percent for a further period of 40 weekdays (eight weeks).
- If you reject a job offer a third time during the same benefit period, you lose your entire entitlement. You must then satisfy a new work requirement before you can claim benefit again.

You must continue to register with the Employment Service, even when your benefit has been reduced.

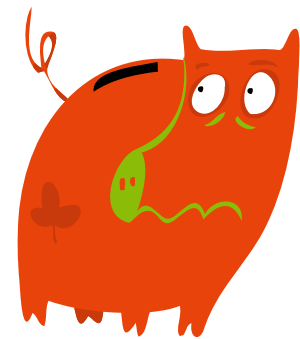


Suspended benefit

If you have given in notice yourself or dropped out of a labour-market programme for no valid reason, your benefit can be suspended completely for a maximum of 45 weekdays (nine weeks). If this occurs three times during the same benefit period, you may lose your entire entitlement to unemployment benefit. You must then satisfy a new work requirement before you can claim benefit again.

If you are given notice by your employer or excluded from participation in a labour-market programme due to unacceptable behaviour, you can lose your right to unemployment benefit for 60 weekdays. Even if your right to unemployment benefit has been suspended, you must nevertheless continue to seek employment through the Employment Service. You may otherwise lose your right to benefit for an even longer period.

If you are under 25 years old and reject participation in a 'youth guarantee' job-training offer, you lose your right to unemployment benefit in the event of continued unemployment.



Get in touch!

Stay in touch with us at the Employment Service while seeking employment. Don't forget to notify us of any change in your circumstances that might affect your ability to seek work.

If you change phone number or address, or travel somewhere, you must let us know.

We may need to contact you at short notice about a job offer, with information about a labour-market programme or an offer to participate in activities organized by the Employment Service, activities that could be instrumental in helping you find a job.

Be sure not to miss your return appointment with the Employment Service. If you fail to come when summoned to a meeting or on the day booked for

your return appointment, or if you are not reachable by telephone at the specific time that you and the Swedish Public Employment Service have agreed upon, or do not contact the Swedish Public Employment Service as agreed, the Swedish Public Employment Service will notify your unemployment insurance fund – what is known as a cancellation. You will receive a copy of the cancellation. The Employment Service will inform your unemployment insurance fund, by sending a 'cancellation notice'. A copy of this notice will be forwarded to you. Your unemployment benefit will then be suspended until you re-register with the Employment Service.

Further information about unemployment insurance

- Unemployment Insurance Act/ALF (1997:238)
- Ordinance on Unemployment Insurance (1997:835)
- Regulations of the Swedish Unemployment Insurance Board (IAFFS)
- arbetsformedlingen.se

More information about unemployment insurance is available at samorg.org





THREE WAYS TO REACH US!

Contact our Support Centre at 0771 416 416

Call in at the nearest Employment Service office

Visit our website at arbetsformedlingen.se